Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 1 of 66

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Demetra	
		First name	First name
	Write the name that is on	Suzanne	
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
		Whisenant	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
	All other names you	Dee	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Whisenant	
		Last name	Last name
		First name	First name
		First name	First name
		Middle name	Middle name
		Middle Harie	Wilder Harrie
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 6338	xxx - xx-
	of your Social Security number or	OR	OR
	federal Individual		
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 2 of 66

Debtor 1 Demetra	Suzanne Whisenant	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business name and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the la		Business name
8 years	Business name	Business name
Include trade names an doing business as nam		EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	600 Moen Ave Apt 1 Number Street	Number Street
	Rockdale Illinois 60436 City State Zip Code	City State Zip Code
	City State Zip Code Will	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this distri		Check one: Over the last 180 days before filing this petition, I have
to file for bankrupt	lived in this district longer than in any other district.	lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 3 of 66

Debtor 1 Demetra	Suzanne	Whisenant	Case number (if kr	no wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	/ Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		ief description of each, see <i>Notice</i> 2010)). Also, go to the top of page 1		
8. How you will pay the fee	more details abordance cashier's check, may pay with a company wit	out how you may pay. Typically, or money order If your attorned credit card or check with a pre-pare fee in installments. If you character for the fee in installments are fee be waived (You may requise not required to, waive your fee exty line that applies to your family	if you are paying they is submitting your inted address. cose this option, single (Official Form 10) arest this option only, and may do so or by size and you are	the clerk's office in your local court for ne fee yourself, you may pay with cash, ur payment on your behalf, your attorney gn and attach the <i>Application for</i> 3A). y if you are filing for Chapter 7. By law, a nly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	W	hen	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		hen MM / DD / YYYY hen MM / DD / YYYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. G	ndlord obtained an eviction judgme		o you want to stay in your residence? ost You (Form 101A) and file it with

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 4 of 66

Whisenant Debtor 1 Demetra Suzanne __ Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 5 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Mair Document Page 6 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Demetra Whisenant Signature of Debtor 1 Signature of Debtor 2 Executed on _ 6/6/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 7 of 66

Debtor 1 Demetra	Suzanne	Whisenant	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Mark Bernachea		Date	6/6/2017
	Signature of Attorney f	or Debtor	M	IM / DD / YYYY
	Mark Bernachea			
	Printed name			
	Semrad Law Firm			
	Firm name			
	2424 Plainfield Road			
	Street			
	Suite 300			
	Crest Hill		Illinois	60403
	City		State	Zip Code
	Contact phone	3128374026	Email address	mbernachea@semradlaw.com
	6317545		Illinois	<u> </u>
	Bar number		State	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 8 of 66

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Demetra	Suzanne	Whisenant	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	,
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,830.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,830.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,217.00
Your total liabilities	\$13,217.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,220.44

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 9 of 66

Whisenant Debtor 1 Demetra Suzanne _ Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$899.47 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 10 of 66

Fill in this	information to identify your	case:			
Dobtor 1	Domotro	Cuzonno	Which on ont		
Debtor 1	Demetra First Name	Suzanne Middle Name	Whisenant Last Name		
Debtor 2 (Spouse, if fil	ing) Fig. 1	N. I. II. N.			
	- Thornamo	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the	Northern	District of Illinois (State)		
Case num	ber				
					Check if this is an
<u>Officia</u>	I Form 106A/B				amended filing
Sched	dule A/B: Prop	erty			12/1
category v responsibl write your	where you think it fits best. e for supplying correct info name and case number (if	Be as complete and ac ormation. If more space known). Answer every c		e are filing together, both a is form. On the top of any a	are equally
		_	Other Real Estate You Own or Ha		
	own or have any legal or e	equitable interest in any	residence, building, land, or similar pro	perty?	
	Yes. Where is the property?				
	res. Where is the property:	Wha	t is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.1			Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if available, o	r other description	Duplex or multi-unit building		nims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
		<u> </u>	Manufactured or mobile home		
	Number Street		_and nvestment property	Describe the nature o	
		H	Fimeshare	interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other		
		Who one.	has an interest in the property? Check	Check if this is co (see instructions)	ommunity property
			Debtor 1 only	ш	
			Debtor 2 only		
		<u> </u>	Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			er information you wish to add about this perty identification number <u>:</u>	s item, such as local	
If you	own or have more than one,	list here:			
1.2			t is the property? Check all that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street address, if available, o	r other description	Single-family home Duplex or multi-unit building	Creditors Who Have Cla	nims Secured by Property.
		<u> </u>	Condominium or cooperative	Current value of the	Current value of the portion you own?
		H ₁	Manufactured or mobile home	entire property?	——————————————————————————————————————
	Number Street	<u> </u>	_and	Describe the nature o	f vour ownership
		<u> </u>	nvestment property Fimeshare	interest (such as fee s	simple, tenancy by
	City State		Other	the entireties, or a life	e estate), if Known.
			has an interest in the property? Check	Check if this is co	ommunity property
		one.	Debtor 1 only	Ш	
			Debtor 2 only		
		H	Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			er information you wish to add about this erty identification number:	s item, such as local	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 11 of 66

Debtor 1		Suzanne	Whisenant Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3	et address, if available, or ot		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	or address, in available, or our		Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	nber Street	77. 0. 1	Land Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
City	State		Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	Check if this is co (see instructions)	mmunity property
0 444	4h - dallan		property identification number:		
	ve attached for Part 1. Wr		all of your entries from Part 1, including any entri ere. ▶	es for pages	
Do you ow		equitable interes	t in any vehicles, whether they are registered or ralso report it on Schedule G: Executory Contracts and		
3. Cars, va		ility vehicles, motor	cycles		
3.1	Make Model: Year:	Dodge Neon 1998	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: used 1998 Dodge Neon	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$625.00	Current value of the portion you own? \$625.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see instructions)		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 12 of 66

ו וטוכ	Demetra First Name	Suzanne Middle Name	Whisenant Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Pur red claims on <i>Schedule L</i> <i>sims Secured by Property</i> . Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	nly	the amount of any secu	claims or exemptions. Pured claims on Schedule E nims Secured by Property. Current value of the portion you own?
			Check if this is communing instructions)			
		•	r recreational vehicles, other fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motor No Yes	•	r recreational vehicles, other	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Pur ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 13 of 66

Whisenant Debtor 1 Demetra Suzanne Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Miscellaneous household goods and furnishings \$650.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Miscellaneous household electronics: cell phone, television, laptop \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing and apparel \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Miscellaneous costume jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1425.00 for Part 3. Write that number here

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 14 of 66

Whisenant Debtor 1 Demetra Suzanne Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: First Midwest Bank \$150.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 15 of 66

Debt	tor 1 Demetra	Suzanne	Whisenant	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers' nents are those you cannot transfer assuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension		the 20 case for a second second	Challes and the second	
		RA, ERISA, Keogn, 401(K), 403(b)	, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	Security deposit on ren	tal unit	\$630.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:	, , , , , , , , , , , , , , , , , , , ,		
					<u> </u>

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 16 of 66

Debt	or 1 Demetra First Name		Suzanne Middle Name	Whisenant Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in a	an account in a		under a qualified state tuition program.	
		530(b)(1), 529A(b), an	id 529(b)(1).			
	✓ No Yes	Institution name and	description. Sepa	rately file the records of any int	erests.11 U.S.C. § 521(c):	
25.		able or future interes or your benefit	sts in property (o	ther than anything listed in	line 1), and rights or powers	
	✓ No					
	Yes. Desc	cribe				
26.	Patents con	vrights trademarks	trade secrets a	nd other intellectual proper	tv	
20.				s from royalties and licensing		
	✓ No Yes. Desc	eribe				
27.		nchises, and other g	_		war licenses professional licenses	
	No No	liding permits, exclusiv	re licerises, cooper	rative association froidings, liq	uor licenses, professional licenses	
	Yes. Desc	ribe				
Mor	ney or propei	rty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei					portion you own? Do not deduct secured
	Tax refunds o	wed to you			Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give sabou	wed to you specific information It them, including whe			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information			State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and to	wed to you specific information It them, including whe already filed the returns the tax years	5		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and self-samily support Examples: Past	wed to you specific information It them, including whe already filed the returns the tax years	5	oport, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information It them, including whe already filed the returns the tax years	nony, spousal sup	oport, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information It them, including whe already filed the returns the tax years t t due or lump sum alin	nony, spousal sup	oport, child support, maintena	State: Local: nce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information It them, including whe already filed the returns the tax years t t due or lump sum alin	nony, spousal sup	oport, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information It them, including whe already filed the returns the tax years t t due or lump sum alin	nony, spousal sup	oport, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past No Yes. Give s	wed to you specific information It them, including whe already filed the returns the tax years t t due or lump sum alin specific information	nony, spousal sup	oport, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	wed to you specific information It them, including whe already filed the returns the tax years t t due or lump sum alin specific information	nony, spousal sur	s, disability benefits, sick pay,	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whe already filed the returns the tax years It due or lump sum alin specific information	nony, spousal sur	s, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whe already filed the returns the tax years It due or lump sum alin specific information	nony, spousal sur	s, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 17 of 66

Deb	tor 1 Demetra	Suzanne	Whisenant	Case number (if known)	<u> </u>
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		ings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insurar of each policy and list	nce company	pany name:	Beneficiary:	Surrender or refund value:
32.				ey, or are currently entitled to receive	
33		ties, whether or not you ha	ve filed a lawsuit or made	a demand for payment	
00.		oloyment disputes, insurance		a demand for payment	
34.	Other contingent and ur to set off claims	nliquidated claims of every	nature, including counter	claims of the debtor and rights	
	✓ No ☐ Yes. Describe				
35.	Any financial assets you	did not already list			
	Yes. Describe				
36.		all of your entries from Part		or pages you have attached	\$780.00
Part	5: Describe Any Bus	iness-Related Property	You Own or Have an I	nterest In. List any real estate in Pa	t1.
37.	Do you own or have any	legal or equitable interest	in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		commissions you already e	arned		·
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		ems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	etronic devices
	No Yes. Describe				

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 18 of 66

Deb	tor 1 Demetra	Suzanne	Whisenant	Case number (if known)	
40.	First Name Machinery fixtures 6	Middle Name equipment, supplies you use in	Last Name	r trade	
40.	—	equipment, supplies you use in	business, and tools of you	i trade	
	✓ No Yes. Describe				
	Tee: Becombe				
41.	Inventory				
	No No Deceribe				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No	Name	of entity:	% of ownership:	
	Yes. Give specific information about		,	·	
	them				-
					-
40					- ———
43. (lists, or other compilations			
	No No No your lists i	nclude personally identifiable info	rmation (so defined in 11 II	C C S 101/41A)\2	
	Tes. Do your lists i	ricidde personally identiliable imo	imation (as defined in 11 o.	3.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already li	st		
	✓ No				
	Yes. Give specific				<u> </u>
	information				<u> </u>
					<u> </u>
					<u> </u>
					<u> </u>
		all of your entries from Part 5,		ages you have attached	
or Pa	art 5. Write that number	er here			
Part		arm- and Commercial Fish interest in farmland, list it in Part 1		You Own or Have an Interest In.	
46.	Do you own or have a	iny legal or equitable interest	n any farm- or commercia	l fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
47	- Form onimals				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 19 of 66

Deb	tor 1 Demetra	Suzanne	Whisenant	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
40	Form and fishing again		five	J _a	
49.	rarm and lishing equi	pment, implements, machinery,	iixtures, and tools of trac	16	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	No No	,			
	Yes. Describe				
	Tes. Describe				
51.	Any farm- and comme	ercial fishing-related property yo	u did not already list		
	No				
	Yes. Describe				
				г	
52. A	dd the dollar value of a	ıll of your entries from Part 6, inc	luding any entries for pa	ges you have attached	
for Pa	art 6. Write that numbe	r here			
				<u> </u>	
	- " 4" -		= =		
Part		pperty You Own or Have an I		Id Not List Above	
53.		perty of any kind you did not alro ts, country club membership	eady list?		
		ts, country dub membersinp			
	Yes. Give specific information				
					<u> </u>
	dalah dalah da karatar	W . C	Station and a state of		
54. A	dd the dollar value of a	ill of your entries from Part 7. Wr	ite that number here		
Part	8: List the Totals o	f Each Part of this Form			
55. I	Part 1: Total real estate	e, line 2		P	
56 1	part 2 total vehicles, lir	29.5			
			\$625.00	<u></u>	
57. F	Part 3: Total personal a	nd household items, line 15	\$1425.00	<u></u>	
58. F	Part 4: Total financial a	ssets, line 36	\$780.00		
59. 1	Part 5: Total business-r	related property, line 45	· · · · · · · · · · · · · · · · · · ·		
					
ου. I	rant 6: Total farm- and	fishing-related property, line 52		<u> </u>	
61.1	Part 7: Total other prop	perty not listed, line 54	<u></u>		
62.	Total personal property	. Add lines 56 through 61	\$2830.00		+ \$2830.00
	-		φ2030.00	Copy personal property total	+ φ∠ου.υυ
					0000000
62 T	otal of all property on	Schedule A/B. Add line 55 + line 6	2		\$2830.00
ຸ ບວ. ເ	otal of all property off		└ · · · · · · · · · · · · · · · · · · ·		i .

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 20 of 66

Fill in this	s information to identify your cas	se:		i
Debtor 1	Demetra	Suzanne	Whisenant	
	First Name	Middle Name	Last Name	
Debtor 2 Spouse, if fi	filing) First Name	Middle Name	Last Name	
	T HOL TRAINE			
Jnited Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case num If known)	mber			
•	ial Form 106C			Check if this amended fill
Sche	dule C: The Prope	ertv You Claim	as Exempt	
nformati s exemp	ion. Using the property you	listed on <i>Schedule A/E</i> fill out and attach to thi	3: Property (Official Form 106) is page as many copies of Par	are equally responsible for supplying correct A/B) as your source, list the property that you clast 2: Additional Page as necessary. On the top of
	lave that limits that are seened:			
our exe	law that limits the exempti emption would be limited to Identify the Property You	the applicable statut		ne property is determined to exceed that amo
nder a lour exe	emption would be limited to	o the applicable statut Claim as Exempt		
nder a lour execution execution. Part 1: Whice	emption would be limited to Identify the Property You on the set of exemptions are you on You are claiming state and fee	the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exer	even if your spouse is filing with youngtions. 11 U.S.C. § 522(b)(3)	
nder a lour execant 1: 1. Whice	emption would be limited to Identify the Property You ch set of exemptions are you c	the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exer	even if your spouse is filing with youngtions. 11 U.S.C. § 522(b)(3)	
nder a lour exe	Identify the Property You on the set of exemptions are you on You are claiming state and feet You are claiming federal exemptions.	the applicable statut Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(k	even if your spouse is filing with youngtions. 11 U.S.C. § 522(b)(3)	ou.
Part 1: 1. Which 2. For a	Identify the Property You on the set of exemptions are you can are claiming state and feed You are claiming federal exemptions are you are property you list on Schedule description of the property and the property are	the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(k lule A/B that you claim as	even if your spouse is filing with your spouse is filing with your spouse is filing with your spouse. 11 U.S.C. § 522(b)(3)	ou. pelow.
Part 1: 1. Which 2. For a	Identify the Property You on the set of exemptions are you on You are claiming state and feed You are claiming federal exemptions are your any property you list on Sched	the applicable statut Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(k ule A/B that you claim as	even if your spouse is filing with yountions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information b	ou. pelow. u claim Specific laws that allow exemptic
Part 1: 1. Which 2. For a	Identify the Property You of the set of exemptions are you of You are claiming state and feed You are claiming federal exemptions are you are property you list on Schedule A/B that lists this	Claim as Exempt Claiming? Check one only, Ideral nonbankruptcy exemptions. 11 U.S.C. § 522(kule A/B that you claim as	even if your spouse is filing with your spouse is filing with your spouse is filing with your spouse. In U.S.C. § 522(b)(3) (2) (2) (3) (4) (4) (4) (5) (5) (5) (6) (6) (6) (6) (6) (6) (6) (7) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	ou. pelow. u claim Specific laws that allow exemptic
Part 1: 1. Which 2. For a Briefline prop	Identify the Property You on the set of exemptions are you on You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption any property you list on Schedule and Schedule A/B that lists this perty	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B	even if your spouse is filing with your spouse is filing with your spouse is filing with your spouse. In U.S.C. § 522(b)(3) (2) (2) (3) (4) (4) (4) (5) (5) (5) (6) (6) (6) (6) (6) (6) (6) (7) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	ou. pelow. u claim Specific laws that allow exemptic
Part 1: 1. Which is a second of the property	Identify the Property You on the set of exemptions are you on You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule and the property are on Schedule A/B that lists this perty	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(kule A/B that you claim as Current value of the portion you own Copy the value from	even if your spouse is filing with your spouse is filing with your spouse is filing with your spouse. In U.S.C. § 522(b)(3) (2) (2) (3) (4) (4) (4) (5) (5) (5) (6) (6) (6) (6) (6) (6) (6) (7) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	pelow. Specific laws that allow exemption. 735 ILCS 5/12-1001(a)
Part 1: 1. Which is a second of the property	Identify the Property You on the set of exemptions are you on You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption any property you list on Schedule and Schedule A/B that lists this perty	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B	even if your spouse is filling with youngtions. 11 U.S.C. § 522(b)(3) D)(2) Sexempt, fill in the information be check only one box for each ending the sexemption of the exemption you check only one box for each ending the sexemption of the exemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you can be sexemption.	pelow. Specific laws that allow exemption. 735 ILCS 5/12-1001(a) Due, up to any
Part 1: 1. Which is a second of the property	Identify the Property You on the set of exemptions are you on You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule at description of the property at you schedule A/B that lists this perty	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B	even if your spouse is filling with young tons. 11 U.S.C. § 522(b)(3) b)(2) Amount of the exemption you check only one box for each each	pelow. Specific laws that allow exemption. 735 ILCS 5/12-1001(a) Due, up to any
Part 1: 1. Which is a second of the property	Identify the Property You of the set of exemptions are you of You are claiming state and feed You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule A/B that lists this poerty If the cription: Used clothing and appare of the property and appare of the clothing and appare of the claiming a	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B	even if your spouse is filling with youngtions. 11 U.S.C. § 522(b)(3) D)(2) Sexempt, fill in the information be check only one box for each ending the sexemption of the exemption you check only one box for each ending the sexemption of the exemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you check only one box for each ending the sexemption you can be sexemption.	Specific laws that allow exemption. 735 ILCS 5/12-1001(a) Due, up to any
Part 1: 1. Which was a second of the property	Identify the Property You of the set of exemptions are you of You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule A/B that lists this perty. Identify the Property You of the your of the property and the property are no Schedule A/B that lists this perty. Identify the Property You of the property and the property and the property are not schedule A/B that lists this perty. Identify the Property You of the property of the property and the	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B	even if your spouse is filing with your potions. 11 U.S.C. § 522(b)(3) D)(2) Sexempt, fill in the information be a compared to the exemption you check only one box for each each of the exemption of the exempt	Specific laws that allow exemption. 735 ILCS 5/12-1001(a) ue, up to any 735 ILCS 5/12-1001(b)
Part 1: 1. White Properties of the properties o	Identify the Property You of the set of exemptions are you of You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule A/B that lists this perty	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B \$450.00	even if your spouse is filing with your protions. 11 U.S.C. § 522(b)(3) D)(2) Sexempt, fill in the information be a sexempt, fill in the exemption your check only one box for each each of the exemption of the exemption in the	Specific laws that allow exemption. 735 ILCS 5/12-1001(a) Due, up to any 735 ILCS 5/12-1001(b)
Part 1: 1. White Part 1: 2. For a Brief description	Identify the Property You of the set of exemptions are you of You are claiming state and feet You are claiming federal exemptions are you are claiming federal exemption and property you list on Schedule A/B that lists this perty If cription: Used clothing and apparel from fedule A/B: 11 feription: Miscellaneous	Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bule A/B that you claim as Current value of the portion you own Copy the value from Schedule A/B \$450.00	even if your spouse is filing with your spouse is filing with your spouse is filing with your spouse. In U.S.C. § 522(b)(3) D)(2) Sexempt, fill in the information be a compared to the exemption your check only one box for each each of the exemption your spouse is filled to the exemption of the exemption your check only one box for each each of the exemption is spouse is filling with your s	Specific laws that allow exemption. 735 ILCS 5/12-1001(a) Due, up to any 735 ILCS 5/12-1001(b)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 21 of 66

Debtor 1 Demetra First Name Case number (if known) Suzanne Whisenant Middle Name Last Name

rt 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Miscellaneous costume jewelry Line from Schedule A/B: 12	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Miscellaneous household electronics: cell phone, television, laptop Line from Schedule A/B: 07	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Dodge Neon, 1998, used 1998 Dodge Neon Line from Schedule A/B: 03	\$625.00	\$625.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Checking account, First Midwest Bank Line from Schedule A/B: 17	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Security deposit on rental unit, Security deposit on rental unit Line from Schedule A/B: 22	\$630.00	\$630.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 22 of 66

			9				
Fill in this info	ormation to identify your c	ase:					
Debtor 1	Demetra	Suzanne	Whisenant				
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)	_			
Case number (If known)	r			_			
	Form 106D						Check if this is an amended filing
Sched	ule D: Credit	tors Who Ha	ve Claims Sec	ured	by Prop	erty	12/15
more space i			e are filing together, both are nber the entries, and attach i				
1. Do any	creditors have claims	secured by your proper	ty?				
✓ No.	. Check this box and sub	mit this form to the court v	vith your other schedules. Yo	u have n	othing else to repo	rt on this form.	
Yes	s. Fill in all of the information	on below.					
Part 1: Lis	t All Secured Claims						
for each	claim. If more than one cre		red claim, list the creditor separa list the other creditors in Part 2. g to the creditor's name.	As A	Column A mount of claim o not deduct the	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 23 of 66

Fill in	n this inforr	nation to identify your o	ase:			
Debt	tor 1	Demetra	Suzanne	Whisenant		
		First Name	Middle Name	Last Name		
Debt	tor 2 use, if filing)	First Name	Middle Name	Last Name		
(-	,9,	i iist ivairie	whate warre	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Case	e number			(State)		
(If kno						
Off	icial F	orm 106E/F				Check if this is an amended filing
			ditara Wha	Hava Haaaa	urad Claima	
<u>30</u>	neat	ile E/F: Cre	cultors willo	nave unsec	ured Claims	12/15
other Form claim the e know	r party to a 106A/B) a ns that are ntries in th n).	ny executory contract ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If m	Iso list executory contracts or rm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	Do any cr	editors have priority ur	nsecured claims against y	ou?		
	✓ No. 0	Go to Part 2.				
	Yes.					
2.	listed, iden As much a Continuati	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit is in alphabetical order accord to than one creditor holds a	y and nonpriority amounts,	list that claim here and show be If you have more than two prior r creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 24 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CAP ONE \$1,252.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2016 1441 SCHILLING PL Number Street As of the date you file, the claim is: Check all that apply. Contingent **SALINAS** California 93901 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE 4.2 \$1,252.00 Last 4 digits of account number 0156 Nonpriority Creditor's Name When was the debt incurred? 4/2016 P O Box 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent 84130 Salt Lake City Utah Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.3 **CBNA** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6497 When was the debt incurred? 3/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57117 Sioux Falls Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No Yes

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 25 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CHASE CARD Nonpriority Creditor's Name 1250 S CLEARVIEW DR #100 Number Street	Last 4 digits of account number When was the debt incurred? 1/2016 As of the date you file, the claim is: Check all that apply.	\$4,018.00
	MESA Arizona 85208 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.5	CHASE CARD Nonpriority Creditor's Name 1250 S CLEARVIEW DR #100 Number Street MESA Arizona 85208 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 5486 When was the debt incurred? 1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$4,018.00
4.6	CHASE CARD Nonpriority Creditor's Name 1250 S CLEARVIEW DR #100 Number Street MESA Arizona 85208 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Last 4 digits of account number	\$3,054.00

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 26 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuatio	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CHASE CARD Nonpriority Creditor's Name 1250 S CLEARVIEW DR #100 Number Street	Last 4 digits of account number When was the debt incurred? 9/2015 As of the date you file, the claim is: Check all that apply.	\$3,024.00
	MESA Arizona 85208 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.8	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street Houston Texas 77043 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 3/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$216.00
4.9	DISCOVER FIN SVCS LLC Nonpriority Creditor's Name PO BOX 15316 Number Street WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? 1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$508.00

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 27 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)
First Name Middle Name Last Name

Part 2:	Your NONPRIORITY Unsecured Claims - Cor	ntinuation Page	
	After listing any entries on this page, number them be	eginning with 4.5, followed by 4.6, and so forth.	Total claim
4.10	DISCOVERBANK	Last 4 digits of account number 2197	\$508.00
	Nonpriority Creditor's Name POB 15316	When was the debt incurred? 1/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	WILMINGTON Delaware 19850	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
	✓ No	_	
	Yes		
4.11	FORD MOTOR CREDIT	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO BOX BOX 542000	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	OMAHA Nebraska 68154 City State Zip Code		
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Collecting For - Judgment	
	Is the claim subject to offset?	Other. Specify <u>CV2010001361</u>	
	✓ No		
	Yes		
4.12	SYNCB/AMAZON	Last 4 digits of account number	\$888.00
	Nonpriority Creditor's Name PO BOX 965015	When was the debt incurred? 9/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ORLANDO Florida 32896	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No	_	
	Yes		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 28 of 66

Whisenant Debtor 1 Demetra Suzanne Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SYNCB/AMAZON \$888.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965015 When was the debt incurred? 9/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 SYNCB/WALMAR \$257.00 Last 4 digits of account number 0378 Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 6/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **EL PASO** 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/WALMART 4.15 \$257.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 981400 When was the debt incurred? 6/2015 Number As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 29 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)

First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$20,140.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$20,140.00 6j. Total. Add lines 6f through 6i.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 30 of 66

Fill in this information to identify your case:						
Debtor 1	Demetra	Suzanne	Whisenant			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Clary)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	any with whom you hav	e the contract or lease	State what the contract or lease is for
1 Gans Group Name			Residential Lease, Debtor is Lessee, Residential Yearly Lease
Number	Street		
City	State	Zip Code	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 31 of 66

		D00	cument rage	, 31 01 00
Fill in this info	rmation to identify your ca	se:		
Debtor 1	Demetra First Name	Suzanne Middle Name	Whisenant Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
,	Form 106H			Check if this is an amended filing
Schedul	le H: Your Code	ebtors		12/15
,	er every question. ave any codebtors? (If you	ı are filing a joint case, do	not list either spouse as a	ı codebtor.)
Idaho, Lo	ne last 8 years, have you li puisiana, Nevada, New Mexic Go to line 3.			(Community property states and territories include Arizona, California, 1.)
_ 🖭	s. Did your spouse, former No	spouse, or legal equival	ent live with you at the t	ime?
	Yes. In which community	state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse, fo	rmer spouse, or legal equi	/alent	
	Number Street			
	City	State	Zip Coo	de

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 32 of 66

Fill in this information to identify	V VOLIK OCCOL					
Fill in this information to identify	y your case:					
Debtor 1 Demetra First Name	Suzanne Middle Name	Whiser Last N		Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	amo	- -	An amended filing	
United States Bankruptcy Court for		District of Illi	nois		A supplement showing posexpenses as of the following	
the: Case number		(S	tate)		experiede de el trio lonewii	ig dato.
(If known)				_	MM / DD / YYYY	
Official Form 106I						
Schedule I: Your Ir	ncome					12/15
responsible for supplying correinformation about your spouse. spouse. If more space is needenumber (if known). Answer eve	If you are separated and, attach a separate shory question.	nd your spous	se is not filing	with you, do	not include information	n about your
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	✓ Emplo	Employed		Employed	
If you have more than one job, attach a separate page with			Not Employed		Not Employed	
information about additional employers.	Occupation	Bartender			_	
Include part time, seasonal, or	Employer's name		s Food & Spirits			
self-employed work.	Employer's address	1 E Dupon	nt Rd			
Occupation may include student or homemaker, if it applies.			Number Street		Number Street	
		Seneca	Illinois	61360		
		City	State	Zip Code	City Sta	ate Zip Code
	How long employed there?	4 years 5 r	months			
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse have more space, attach a separate she	ve more than one employer	-			·	
o opaso, alaon a ooparato on			For I	Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sa deductions.) If not paid monthl be.			2.	\$1,258.83		
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00		
4. Calculate gross income. Add	line 2 + line 3.		4.	\$1,258.83		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 33 of 66

Debtor	1Demetra		Whisenant		Case numb	oer (if		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or		
			_ 4	-		non-filing spouse		
Сору	line 4 here		→ 4.	-	\$1,258.83			
	all payroll ded							
5a. 1	Гах, Medicare,	and Social Security deductions	5a	ì	\$232.40			
5b. I	Mandatory cor	tributions for retirement plans	5b).	\$0.00			
5c. \	oluntary cont	ributions for retirement plans	50		\$0.00			
5d. i	Required repay	yments of retirement fund loans	50	i	\$0.00			
5e. I	nsurance		5e).	\$0.00			
5f. D	omestic supp	ort obligations	5f.	٠.	\$0.00			
5g. l	Union dues		5g	J	\$0.00			
5h. (Other deduction	ons. Specify:	5h	1. +	\$0.00	+		
6. Add 1+5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	5f + 5g 6.	•	\$232.40			
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	e 4. 7.	•	\$1,026.44			
8. List a	all other incon	ne regularly received:						
t	ousiness, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and	d					
t	he total monthl	y net income.	8a	١	\$0.00			
8b. I	Interest and di	vidends	8b).	\$0.00			
c	dependent reg	-						
		, spousal support, child support, maintenance nt, and property settlement.	, 8c).	\$0.00			
8d. l	Unemployment	t compensation	80	d	\$0.00			
8e. S	Social Security		8e).	\$0.00			
Ir c u h S	nclude cash ass ash assistance inder the Supple ousing subsidie specify:	ent assistance that you regularly receive iistance and the value (if known) of any non- that you receive, such as food stamps (benefite emental Nutrition Assistance Program) or es e Programs Income	s 8f.		\$194.00			
8g. i	Pension or reti	rement income	89	J	\$0.00			
8h. (Other monthly	income. Specify:	8h	1. +	\$0.00	+		
9. Add a	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.		\$194.00		_	
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10 pouse).	\$1,220.44	+	.] =	\$1,220.44
Inclu friend	ide contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amo	r household,	your d	ependents, your roon	,		
Spec	•						11. +	\$0.00
<u> </u>								
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sc					12.	\$1,220.44
								Combined monthly income
13. Do 9	you expect an	increase or decrease within the year after	you file this	form?				monany moomo
✓	Yes. Explain:	Income is projected to be higher than norma	al for the sum	mer m	onths and is delineat	ed as such in Schedule I.		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 34 of 66

		Docu	ment Page 34 of 6	5	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Demetra	Suzanne	Whisenant		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States E	Sankruptcy Court for th	e: Northern [District of Illinois		owing post-petition chapter 13
Case number			(State)	expenses as of the	ne following date:
(If known)				MM / DD / YYYY	
Official	Form 106J				
		•			
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your Househ	ıold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	separate household?			
г	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, <i>Expen</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include	No			
than		Yes			
yourself and dependents		163			
Part 2: Estil	mate Your Ongoin	g Monthly Expenses			
	of a date after the bar		ou are using this form as a supp plemental Schedule J, check the		
		n-cash government assistance i d it on <i>Schedule I: Your Incom</i> e			Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		\$630.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 35 of 66

 Debtor 1 First Name
 Suzanne
 Whisenant
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name	Last Name		
				our expenses
5. Additional mortgage payments for	or your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$100.00
6b. Water, sewer, garbage collection	n		6b.	\$15.00
6c. Telephone, cell phone, Internet	, satellite, and cable service	es	6c.	\$200.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$350.00
8. Childcare and children's education	on costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	ng		9.	\$100.00
10. Personal care products and ser	vices		10.	\$75.00
11. Medical and dental expenses			11.	\$0.00
 Transportation. Include gas, main Do not include car payments 	ntenance, bus or train fare.		12.	\$400.00
13. Entertainment, clubs, recreation	n, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and re	ligious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$37.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduc	cted from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, main	ntenance, and support th	hat you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	Your Income (Official Fo	rm 106I).	18.	•
19.Other payments you make to sup	pport others who do not	live with you.		
Specify:			19.	\$0.00
	t included in lines 4 or 5	of this form or on Schedule I: Your Income.		
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.	akada ta ayyaa		20b	\$0.00
20c. Property, homeowner's, or rer			20c	\$0.00
20d. Maintenance, repair, and upke			20d	\$0.00
20e. Homeowner's association or o	condominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 36 of 66

Debtor 1 Dem		Suzanne	Whisenant	Case number (if known)		
First	Vame	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expense	9 S.				\$1,907.00
	nes 4 through 21.					\$0.00
	` .	**	from Official Form 106J-2			\$1,907.00
22c. Add li	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	line 12 (your combined	monthly income) from	Schedule I.	:	23a	\$1,220.44
23b. Copy	your monthly expenses	from line 22 above.		2	23b	\$1,907.00
23c. Subtra	act your monthly expens	es from your monthly i	ncome.			(\$686.56)
Then	esult is your monthly net	t income.		:	23c	
			oan within the year or do yo nodification to the terms of y			

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 37 of 66

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Demetra	Suzanne	Whisenant
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number (If known)	,		(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
x	/s/ Demetra Whisenant	*	
••	Signature of Debtor 1	Signature of Debtor 2	
	Date 6/6/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 38 of 66

Fill in	n this info	rmation to identify your o	ase:					
Debt	or 1	Demetra First Name	Suzann Middle I		enant Name	_		
Debt (Spou	or 2 se, if filing)	First Name	Middle I	Name Last	Name	-		
Unite	ed States	Bankruptcy Court for the:	Northern	District of		_		
Case (If kno	number wn)			,	(State)	_		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	l Δffairs f	or Individua	ls Filina fa	or Bankru	ntcv	04/1
Be as	s comple mation.	ete and accurate as po If more space is neede lown). Answer every q	ssible. If two m	arried people are fili	ing together, bo	th are equally r	esponsible for s	
Part	1: Giv	e Details About Your	Marital Status	and Where You Li	ved Before			
1.	What is	your current marital sta	atus?					
		arried t married						
2.	During	the last 3 years, have yo	u lived anywhere	e other than where yo	ou live now?			
	✓ No	s. List all of the places yo	ou lived in the las	t 3 years. Do not inclu	de where you live	e now.		
	De	btor 1:		Dates Debtor 1 live	ed Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	mber Street		From	Number St	treet		From To
	Cit	y State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	mber Street		From	Number St	treet		From
	Cit	y State	Zip Code		City	State	Zip Code	
	and territo No	ne last 8 years, did you e pries include Arizona, Califo Make sure you fill out So	ornia, Idaho, Louis	siana, Nevada, New Me	xico, Puerto Rico,			ommunity property states

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 39 of 66

Whisenant Debtor 1 Demetra Suzanne Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3558.90 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$7355.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$6882.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) YTD LINK \$970.00 From January 1 of current year until the date you filed for bankruptcy: 2016 LINK \$2,328.00 For last calendar year: (January 1 to December 31, 2016 2015 LINK \$2,328.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 40 of 66

Whisenant Debtor 1 Demetra Suzanne __ Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car

Number Street

State

Zip Code

City

Credit card

Loan repayment

Suppliers or vendors
Other

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 41 of 66

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your realises; any general partner; calcitives of any general partners; carnorships of which you are an oag operal partner comporations of which you are an oag operal partner comporations of which you are an oad agont and partners; calcitives of any general partners; carnorships of which you are an oad agont and almony. No	or 1	Demetra		Suzanne	Whi	senant	Case number	(if known)
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are an eageneral partner; comparations of which you are an officer, director, person in control, or owner of 20% or more of their voiting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment Total amount Amount you still owe Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Total amount paid Total amount payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Total amount paid Still owe Dates of Total amount paid Still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street Number Street Number Street		First Name		Middle Name	Last	Name	-	
Ves. List all payments to an insider. Dates of payment	nsi corp age	ders include your re porations of which y nt, including one fo	elatives; any g you are an of or a business	general partners; ficer, director, p	relatives of any gerson in control,	eneral partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Dates of payment Dates of payment Amount you still owe	✓							
Number Street City State Zip Code	Ц	Yes. List all paym	ents to an ir	nsider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		City S	State	Zip Code				
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider include payments on debts guaranteed or cosigned by an insider. No		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Include creditor's name Number Street City State Zip Code Insider's Name Number Street		City	State	Zin Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on d No	-		ler.		=	Reason for this payment
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City S	State	Zip Code				
		Insider's Name						
City State Zin Code		Number Street						
		City S	State	Zip Code				

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 42 of 66

Whisenant Debtor 1 Demetra Suzanne Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street

City

State

Zip Code

Property was repossessed.

Property was foreclosed.

Property was garnished.

Property was attached, seized, or levied.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 43 of 66

Debto		Demetra First Name	Suzanne Middle Name		Whisenant Last Name	Case number (if known)		
11.			nake a payment because			ank or financial institution,	set off any amou	ints from your
	ш	res. I iii iii die deta	iio.		Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		<u> </u>				
		Number Street		_	Last 4 digits of account r	number: XXXX-		
		City S	State Zip Code					
			u filed for bankruptcy, wa ustodian, or another offic		y of your property in the p	oossession of an assignee fo	r the benefit of o	creditors, a court-
	✓	No Yes						
Part	5:	List Certain Gifts	and Contributions					
13.	Wi	No Yes. Fill in the deta		did y	ou give any gifts with a to	otal value of more than \$600	Dates you gave the gifts	Value
		Person to Whom Yo	u Gave the Gift	_				
		Number Street						
		City S Person's relationship	State Zip Code o to you					
		Person to Whom Yo	u Gave the Gift					
		Number Street						
		City S Person's relationship	State Zip Code o to you					

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 44 of 66

Debt		Demetra	Suzanne	Whisenant	Case number (if know	wn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you f	iled for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	V	No					
	H		or each gift or contribution	on.			
	ш	Gifts or contributions		Describe what you con	tributed	Date you	Value
		that total more than \$		Describe what you con	tributeu	contributed	value
		Charity's Name		-			
				_			
				_			
		Number Street					
		City State	e Zip Code	-			
		•	•				
Part	6:	List Certain Losses					
45	\A/:±	hi d h . d					
15.		nin i year belore you ili nbling?	ed for bankruptcy or sin	nce you filed for bankruptcy	, ald you lose anything be	cause of their, lire,	other disaster, or
	✓	No					
	M	Yes. Fill in the details.					
	Ш			Describe and insurance		Data afores	Value of annual subs
		Describe the property how the loss occurred	=	Include the amount that	e coverage for the loss insurance has paid. List	Date of your loss	Value of property lost
				pending insurance claim			
				A/B: Property.			
Part	7:	List Certain Paymen	nts or Transfers				
		No		tcy petition? r credit counseling agencies f	or services required in your b	oankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 0.00		6/6/2017	\$0.00
		Person Who Was Paid		Attorney 3 ree - 0.00		0/0/2011	φσ.σσ
		2424 Plainfield Road					
		Number Street					
		Suite 300					
		Crest Hill Illino					
		City State	e Zip Code				
		Email or website address	s				
		Person Who Made the F	Payment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	e Zip Code	•			
		Email or website address	S				
		Person Who Made the F	Payment, if Not You				

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 45 of 66

	Demetra	Suzanne	Whisenant	Case no	ımber <i>(if known)</i>			
	First Name	Middle Name	Last Name					
he	ithin 1 year before you file Ip you deal with your cre o not include any payment o	ditors or to make payn		your behalf pa	ay or transfer a	any property to a	anyone	who promised
V	No							
Ė	Yes. Fill in the details.							
_	4		Description and value of	any property		Date	Amou	int of payment
			transferred	any property		payment or transfer was made		
	Person Who Was Paid		-					
	Number Street		-					
			-					
	City State	e Zip Code	-					
Ind	e ordinary course of your clude both outright transfer d transfers that you have a No Yes. Fill in the details.	s and transfers made as	security (such as the granting of	f a security inte	rest or mortgag	e on your proper	ty). Do r	not include gifts
L	res. Fill in the details.							
			Description and value of transferred	property	Describe any payments rec in exchange	property or eived or debts p	oaid	Date transfer was made
	Person Who Received To	ransfer	-					
	Number Street		<u>.</u>					
	City State	•	-					
	Person's relationship to	you						
	Person Who Received To	ransfer	-					
	Person Who Received To	ransfer	- - -					
		e Zip Code	- - -					
be	Number Street City State Person's relationship to thin 10 years before you eneficiary?	e Zip Code you filed for bankruptcy, di	- - - id you transfer any property t	o a self-settled	d trust or simil	ar device of whi	ich you	are a
be	Number Street City State Person's relationship to state of the content of the co	e Zip Code you filed for bankruptcy, di	- - - - d you transfer any property t	o a self-settled	d trust or simil	ar device of whi	ich you	are a
be	Number Street City State Person's relationship to sthin 10 years before you neficiary?	e Zip Code you filed for bankruptcy, di	d you transfer any property t			ar device of whi	ich you	Date transfer was
be	Number Street City State Person's relationship to state of the content of the co	e Zip Code you filed for bankruptcy, di				ar device of whi	ich you	Date

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 46 of 66

Debtor 1 Demetra Suzanne Whisenant Case number (if known)
First Name Middle Name Last Name

Part	8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, a	nd Storage Units	
20.	Within 1 year before you filed for bankruptcy, we moved, or transferred? Include checking, savings, money market, or other f cooperatives, associations, and other financial institution.	inancial accounts; certificates of dep	-	-
	✓ No ✓ Yes. Fill in the details.			
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred Last balance before closing or transfer transfer
	Person Who Was Paid	- XXXX-	Checking Savings	
	Number Street	-	Money market Brokerage	
	City State Zip Code	-	Other	
	Person Who Was Paid	- XXXX-	Checking Savings	
	Number Street	-	Money market Brokerage	
	City State Zip Code	-	Other	
21.	Do you now have, or did you have within 1 year beother valuables? No Yes. Fill in the details.	before you filed for bankruptcy, a Who else had access to it?	Describe the content	
	Name of Financial Institution	Name		No No
	Number Street	Number Street City State Zip 0	Code	Yes
	City State Zip Code	,		
22.	Have you stored property in a storage unit or pla No Yes. Fill in the details.	ace other than your home within	1 year before you filed for bankr	uptcy?
		Who else had access to it?	Describe the conten	Do you still have it?
	Name of Storage Facility	Name		No
	Number Street	Number Street City State Zip of	Code	Yes
	City State Zip Code	Only State ZIP		

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main

Document Page 47 of 66 Whisenant Debtor 1 Demetra Suzanne Case number (if known) Middle Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit

City

Number Street

State

Zip Code

State

Zip Code

NumberStreet

City

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 48 of 66

Deb		Demetra	Sı	uzanne	Whisenant	Cas	se number <i>(it</i>	known)		
		First Name	Mi	ddle Name	Last Name					_
26.	Hav	e you been a part	y in any judicia	l or administra	ative proceeding unc	der any environmer	ntal law? In	clude settlen	nents and orde	ers.
	Ħ	Yes. Fill in the det	tails.							
	ш				Court or agency		Nature o	of the case		Status of the
					count of agono,		ria taro (0000		case
		Case title								Danding
					Court Name					Pending
					N					On appeal
		Case number		l	NumberStreet					Concluded
				;	City State	Zip Code				Concluded
		1								
Part	t 11:	Give Details Al	bout Your Bu	siness or Co	nnections to Any I	Business				
27.	With	nin 4 years before	you filed for ba	ankruptcy, did	you own a business	or have any of the	following c	onnections to	o any business	?
		-					_		-	
					de, profession, or oth		full-time or p	art-time		
		_		ty company (L	LC) or limited liability	partnership (LLP)				
			a partnership							
		An officer, di	rector, or mana	aging executiv	e of a corporation					
		An owner of	at least 5% of t	he voting or e	quity securities of a c	orporation				
		No. None of the a	ahove annlies	Go to Part 12						
	뇓				details below for eac	h husingss				
	ш	res. Offect all the	ат арріу ароче	and milline					4 1.6 1	
					Describe the n	ature of the busine	ess		dentification no cial Security no	
		Business Name			_			EIN:		
					_			Bullion Island		
		Number Street			Name of accoun	ıntant or bookkeep	oor	Dates busii	ness existed	
		City	State	Zip Code	— Name of accou	intant of bookkeep	Jei	F	Т-	
		Oity	Giale	Zip Oode				From	10	
					Describe the na	ature of the busine	ess	Employer lo	dentification n	umber Do not
								include So	cial Security n	umber or ITIN.
		Business Name			_			EIN:		
		Dusiness Name								
		Number Street			_			Dates busin	ness existed	
					Name of accou	ıntant or bookkeep	oer			
		City	State	Zip Code				From	To	
					Describe the n	ature of the busine	ess		dentification no cial Security no	
									siai Security in	umber of frint.
		Business Name			_			EIN:		
					_					
		Number Street						Dates busin	ness existed	
		-			Name of accou	intant or bookkeep	oer			
		City	State	Zip Code				From	To	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 49 of 66

Debto	r 1 Demetra	Suzanne	Whisenant	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other	parties.	you give a financial statemer	nt to anyone about your business? Include all financial institutions,
L	Yes. Fill in the	details below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Stre	et	<u> </u>	
	City	State Zip Code	<u> </u>	
Part 1	2: Sign Below			
tru	ue and correct. I u	nderstand that making a false st	tatement, concealing proper	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Sig	nature of Debtor 1		Signature of Debtor 2
	Dat	e 6/6/2017		Date
	No Yes d you pay or agree	e to pay someone who is not an a		uals Filing for Bankruptcy (Official Form 107)? ankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
				Declaration and Signature (Official Form 119)

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 50 of 66

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Demetra	Suzanne	Whisenant	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number (If known)				

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 51 of 66

Debtor	Demetra	Suzanne	Whisenant	Case number (if	
1	First Name	Middle Name	Last Name	known)	_
Part 2:	List Your Unexpired Pers	onal Property Leases	S		
informa		tate leases. Unexpired le	eases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
Des	scribe your unexpired persona	l property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Part 3:	Sign Below				
Unde			y intention about any	property of my estate that secures a debt and any personal	
, -,					
	/s/ Demetra Whisenant		x		
Si	gnature of Debtor 1		Sig	gnature of Debtor 2	
D	ate 6/6/2017		Dat	te	
	MM/DD/YYYY			MM/DD/YYYY	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 52 of 66

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Demetra Suzanne Whisenant Case No. Debtor	
	(If known)
Chapter	Chapter 7
DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the a compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection w ith the 	I to be paid to me, for services
For legal services, I have agreed to accept	\$1,315.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$1,315.00
2. The source of the compensation paid to me was:	
Debtor Other (specify)	
3. The source of the compensation paid to me is:	
Debtor Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless the members and associates of my law firm.	hey are
I have agreed to share the above-disclosed compensation with a other person or persons when members or associates of my law firm. A copy of the agreement, together with a list of the nather people sharing in the compensation, is attached.	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the ba	nkruptcy case, including:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin bankruptcy; 	ing whether to file a petition in
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may	y be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and an	y adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:	:
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to debtor(s) in this bankruptcy proceedings.	o me for representation of the
6/6/2017 /s/ Mark Bernachea	
Date Signature of Attorney	
Semrad Law Firm	
	-

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 53 of 66 CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, Lunderstand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1315.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree

that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 54 of 66

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 06/06/2017

. . .

/

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 59 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Whisenant, Demetra Suzanne Debtor(s)	Case No	Case No				
		Chapter.	Chapter7				
	VERIFICA ⁻	TION OF CREDITOR MAT	RIX				
Th knowledge	ne above named Debtors hereby verify tha e.	t the attached list of creditors is tr	ue and correct to the best of their				
Date:	6/6/2017	/s/ Whisenant, Dem Whisenant, Dem Signature of Del	etra Suzanne				

CHASE CARD 1250 S CLEARVIEW DR #100 MESA, AZ, 85208

CAP ONE 1441 SCHILLING PL SALINAS, CA, 93901

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL, 32896

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

DISCOVERBANK POB 15316 WILMINGTON, DE, 19850

SYNCB/WALMART PO BOX 981400 EL PASO, TX, 79998

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

CBNA Po Box 6497 Sioux Falls, SD, 57117

FORD MOTOR CREDIT PO BOX BOX 542000 OMAHA, NE, 68154

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 61 of 66

Debtor 1 Demetra First Name	Suzanne Middle Name	Whisenant Last Name	Case number (if known)	
Part 6: Answer These Qu	estions for Reporting Pur	rposes		
16. What kind of debts do you have?	"incurred by an ind No. Go to line 1 Yes. Go to line 16b. Are your debts prin money for a busine No. Go to line 1 Yes. Go to line	ividual primarily for a pe 6b. 17. marily business debts? ss or investment or thro 6c. 17.	? Consumer debts are define rsonal, family, or household Business debts are debts the theorem of the but the operation of the but the consumer debts or business.	hat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cexpenses are paid No.			ry is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	The control of the co	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this netit	ion, and I declare under	nenalty of perium that the i	nformation provided is true and
For you	of title 11, United States under Chapter 7. If no attorney represents out this document, I have I request relief in accorda I understand making a fal	me and I did not pay or a cobtained and read the rece with the chapter of the se statement, concealing ptcy case can result in fil 1341, 1519, and 3571.	relief available under each c agree to pay someone who notice required by 11 U.S.C title 11, United States Code g property, or obtaining mo	e, specified in this petition. ney or property by fraud in prisonment for up to 20 years, or
		2017 IM / DD / YYYY	Executed on _	MM / DD / YYYY

Filed 06/06/17 Entered 06/06/17 13:58:08

	Case 17-17521			62 of 66	0.00 Desc Main
Fill in thi	s information to identify your ca	ase:			
Debtor 1	Demetra	Suzanne	Whisenant		
Debtor 2 (Spouse, if		Middle Name Middle Name	Last Name		
	tates Bankruptcy Court for the:		District of Illinois		
Case nu (If known)	mber		(State)		
Offic	ial Form 106De	С			Check if this is a amended filing
Decla	aration About an I	ndividual Debi	tor's Schedule	es	12/1
You mus money or U.S.C. §§	property by fraud in connecti 152, 1341, 1519, and 3571.	le bankruptcy schedules	or amended schedules.	Making a false statement	t, concealing property, or obtaining ment for up to 20 years, or both. 18
	Sign Below you pay or agree to pay some	one who is NOT an attorn	ey to help you fill out ba	ankruptcy forms?	
	Yes. Name of person		Attach Bankrupto Signature (Official	ry Petition Preparer's Notice, I Form 119).	Declaration, and
Und	er penalty of perjury, I declare	that I have read the sum	mary and schedules file	ed with this declaration as	nd
that	they are true and correct. Demetra Whisenant	, (/ ×	ean tuates data residence and the	1900

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 6/6/2017

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 63 of 66

Debtor 1 Demetra	Suzanne	Whisenant	Case number (if known)
First Name	Middle Name	Last Name	* * *
28. Within 2 years before you creditors, or other partie No Yes. Fill in the details	s.	ou give a financial staten	nent to anyone about your business? Include all financial institutions,
		Date issued	
Name		MM/DD/YYYY	_
Number Street		<u></u>	
	M	(4)	
City	State Zip Code		
Part 12: Sign Below			
true and correct. I understa a bankruptcy case can rest	and that making a false stault in fines up to \$250,000,	tement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Date 6/6/2	2017		Date
Did you attach additional p	ages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
✓ No Yes			
Did you pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?
✓ No			
Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 64 of 66

Debto	r Demetra	Suzanne	Whisenant	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Leas	es	
informa	ation below. Do not list		l leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpired	personal property leases		Will the lease be assumed?
Les	ssor's name:	16-5 16-5 (ill-1-0-116-6)	echini yese inerite	□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			☐ No ☐ Yes
	scription of leased operty:			
Les	ssor's name:			☐ No ☐ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			No Yes
	scription of leased perty:			
Les	ssor's name:			No Yes
	scription of leased perty:			
Part 3:	Sign Below			
Unde	NAME OF TAXABLE PARTY.	declare that I have indicated r an unexpired lease.	ny intention about any p	roperty of my estate that secures a debt and any personal
	/s/ Demetra Whisenant	Denute the	X Sign	ature of Debtor 2
D	ate 6/6/2017 MM/DD/YYYY		Date	MM/DD/YYYY

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 65 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Debtor(s)		Case No	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MATR	alX
Th knowledge		y that the attached list of creditors is true	and correct to the best of their
			5
Date:	6/6/2017	/s/ Whisenant, Dem Whisenant, Demetra Signature of Debtor	

Case 17-17321 Doc 1 Filed 06/06/17 Entered 06/06/17 13:58:08 Desc Main Document Page 66 of 66

Debtor 1	1 Demetra First Name	Suzanne Middle Name	Whisenant Last Name		Case num	ber (if known)	5 		
William Andrews		medic (talle	Last Wallio		Column A Debtor 1		Column B Debtor 2 or non-filing spouse		
Do n	nployment compensation ot enter the amount if you conte er the Social Security Act. Instead,	nd that the amount r	eceived was a benef	it	\$0.00			-	
	ou		\$0.00						
**********	our spouse		\$0.00						
9. Pens bene	sion or retirement income. Do note that the social Security Act.	not include any amou	unt received that was	s a	\$0.00	-		- -	
amou paym intern	ome from all other sources not unt. Do not include any benefits a nents received as a victim of a wa national or domestic terrorism. If a and put the total below.	received under the So r crime, a crime agair	ocial Security Act or list humanity, or	e					
Othe	r Government Assistance				\$194.00			_	
Total	amounts from separate pages, if	any.			+\$0.00		+	 8	
11. Cal	culate your total current mon	:hly income. Add lin	es 2 through 10 for		\$899.47	_		= \$8	99.47_
col	lumn. Then add the total for Colu	mn A to the total for	Column B.						
	2								current ily income
Part 2:	Determine Whether the M	leans Test Applie	s to You						
	culate your current monthly ind					ш			
	Copy your total current monthly i					Copy line	11 here →	\$899.	47
	Multiply by 12 (the number of m The result is your annual income	15 150	ırm				121	X 12	00.04
	The result is your aimaa moome	tot and part of the le					12.	\$10,7	93.64
13 Calcu	ulate the median family incom	e that applies to yo	u. Follow these step	os:					
Fill in	the state in which you live.		Illinois						
Fill in	the number of people in your ho	usehold.	1						
	the median family income for you	ur state and size of				писления на на	1	3. \$50,76	35.00
instru	nd a list of applicable median inco	me amounts, go onl also be available at t	ine using the link sp he bankruptcy clerk'	ecified in the soffice.	ne separate				-
14. How	do the lines compare?			and the state of t					
14a.	Line 12b is less than or equal Go to Part 3.	I to line 13. On the t	op of page 1, check	box 1, The	ere is no presum	ption of abu	se.		
14b.	Line 12b is more than line 13 Go to Part 3 and fill out Form	3. On the top of pagn 122A-2.	e 1, check box 2, Th	ie presump	otion of abuse is	determined	by Form 122A-2.		
Part 3:	Sign Below								
			18			Name and Address of the Owner, where the Owner, which is the Owner			
By s	igning here, I declare under pena	Ity of perjury that the	information on this	statement	and in any attach	nments is tru	ue and correct.		
	7	1	`/						
	/s/ Demetra Whisenant	lonolne (I	my	×	· · · · · · · · · · · · · · · · · · ·				
S	Signature of Debtor 1		25%	Signat	ure of Debtor 2				
D	Date 6/6/2017 MM/DD/YYYY			Date	6/6/2017 MM/DD/YYYY				
	you checked line 14a, do NOT fill								